

Mortgage Express, Inc
Prepayment Penalty Rider

Note and Mortgage dated 06/27/00

This Loan is an Alternative Mortgage Loan within the definitions of the Federal Alternative Mortgage Transaction Parity Act of 1982.

This rider adds a provision to the Note which permits the Holder of this mortgage to collect a prepayment penalty, notwithstanding language to the contrary.

As provided in the Note, the debt secured by this mortgage may be prepaid, in which whole or in part, at any time. However, should such prepayment be made within the first three years from the date of the loan, there shall be paid to the holder of this mortgage a sum equal to:

3% of the amount prepaid during the first year.

3% of the amount prepaid during the second year.

3% of the amount prepaid during the third year.

A year is defined as twelve (12) consecutive months.

x _____

x _____

Dated: 06/27/00